

AMENDMENTS TO THE CLAIMS

Please amend the claims in accordance with the following listing of claims:

-
1. (original) A computerized method for optimizing investments on a lot-by-lot basis, the method comprising the steps of:
- receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized investment expectations or financial adviser-based investment expectations at a processor;
- performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the analyzed investment expectations on a lot-by-lot basis using the predetermined software program executed by the processor; and
- determining and outputting from the processor to an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy path advises a user of optimal investments to be made, including investments involving taxable lots and derivative rights.
2. (original) The computerized method of claim 1, wherein the predetermined software program is a spreadsheet program.
3. (original) The computerized method of claim 2, wherein the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy

path are performed by a plurality of predetermined formula executed by the spreadsheet program.

4. (Cancelled)

5. (original) The computerized method of claim 1, wherein the step of receiving tax and investment data, user-customized investment expectations, and financial adviser-based investment expectations includes the step of:

a¹ receiving the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations at the processor through an input window displayed on a user interface.

6. (original) The computerized method of claim 5, wherein the software program includes a spreadsheet program for generating a spreadsheet grid including a plurality of cells on the user interface; and

wherein the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations are received by the processor through data entry into predetermined cells of the spreadsheet grid.

7. (original) The computerized method of claim 5, wherein the software program includes a graphic user interface (GUI) program for generating at least one data entry window as the input window.

8. (original) The computerized method of claim 5, wherein the software program includes a browser for generating at least one network-based data entry window as the input window.

9. (original) The computerized method of claim 5, wherein the processor includes a computation server for performing the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path.

10. (original) The computerized method of claim 9, wherein the user interface includes a browser for interfacing with the computation server through the Internet.

11. (original) The computerized method of claim 9, wherein the user interface includes a browser for interfacing with the computation server through an intranet.

12. (original) A system for optimizing after-tax proceeds of a plurality of investments on a lot-by-lot basis, the system comprising:

a user interface for receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized investment expectations or financial adviser-based investment expectations; and

a processor executing a predetermined software program for processing the tax and investment data and either the user-customized investment expectations or the financial adviser-based investment expectations; for performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the investment expectations on a lot-by-lot basis

using the predetermined software program; and for determining and outputting from the processor to an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy path advises a user of optimal investments to be made, including investments involving taxable lots and derivative rights.

13. (original) The system of claim 12, wherein the predetermined software program is a spreadsheet program.

14. (original) The system of claim 13, wherein the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path are performed by a plurality of predetermined formula executed by the spreadsheet program.

15. (Cancelled)

16. (original) The system of claim 12, wherein the step of receiving tax and investment data, user-customized investment expectations, and financial adviser-based investment expectations includes the step of:

receiving the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations at the processor through an input window displayed on a user interface.

17. (original) The system of claim 16, wherein the software program includes a spreadsheet program for generating a spreadsheet grid including a plurality of cells on the user interface; and

wherein the tax and investment data, the user-customized investment expectations, and the financial adviser-based expectations are received by the processor through data entry into predetermined cells of the spreadsheet grid.

18. (original) The system of claim 16, wherein the software program includes a browser for generating at least one network-based data entry window as the input window.

a¹
19. (original) The system of claim 16, wherein the processor includes a computation server for performing the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path.

20. (original) The system of claim 19, wherein the user interface includes a browser for interfacing with the computation server through the Internet.

21. (original) A system for optimizing after-tax proceeds of a plurality of investments on a lot-by-lot basis, the system comprising:

a user interface for receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized investment expectations or financial adviser-based investment expectations; and

a processor executing a software program and including:

means for processing the tax and investment data and either the user-customized investment expectations or the financial adviser-based investment expectations;

means for performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the investment expectations on a lot-by-lot basis using the predetermined software program; and

Q1 means for determining and outputting from the processor to an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy path advises a user of optimal investments to be made, including taxable lots and derivative rights.

22. (original) The system of claim 21, wherein the software program includes a spreadsheet program for executing a plurality of predetermined formula implementing the processing means, the performing means, and the determining means of the processor.

23. (original) A computer-readable medium for use in a computer to optimize after-tax proceeds of investments on a lot-by-lot basis, the computer read-able medium storing a predetermined software program implementing a method comprising the steps of:

receiving tax and investment data corresponding to a plurality of individual lots of investments, including taxable lots and derivative rights, and receiving either user-customized

investment expectations or financial adviser-based investment expectations at a processor of the computer;

performing comparative pro-forma tax sensitivity analysis of the tax and investment data and the investment expectations on a lot-by-lot basis using the predetermined software program executed by the processor; and

determining and outputting from the processor to an output device a set of financial investment data, including money valuations, representing an optimal after-tax investment strategy path from a plurality of investment strategy paths over the dynamic taxation time range using the predetermined software program to optimize the after-tax proceeds on a lot-by-lot basis from the plurality of investment strategies, wherein the outputted optimal after-tax investment strategy path advises a user of optimal investments to be made, including investments involving taxable lots and derivative rights.

24. (original) The computer-readable medium of claim 23, wherein the predetermined software program is a spreadsheet program.

25. (original) The computer-readable medium of claim 24, wherein the comparative pro-forma tax sensitivity analysis and the determination of the optimal after-tax investment strategy path are performed by a plurality of predetermined formula executed by the spreadsheet program.

26. (Cancelled)

27. (original) The computerized method claim 1, wherein the plurality of lots of investments include bonds.

28. (original) The system of claim 12, wherein the plurality of lots of investments include bonds.

29. (original) The system of claim 21, wherein the plurality of lots of investments include bonds.

30. (original) The computer-readable medium of claim 23, wherein the plurality of lots of investments include bonds.